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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
WESTERN DISTRICT OF PENNSYLVANIA		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this is an amended filing

### Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Part 1: Identify Yourself							
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):				
1.	Your full name							
Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.		Robert First name  A. Middle name  Wade  Last name and Suffix (Sr., Jr., II, III)		Melissa First name  K. Middle name  Wade  Last name and Suffix (Sr., Jr., II, III)				
2.	All other names you have used in the last 8 years Include your married or maiden names.							
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-0601		xxx-xx-4216				

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Debtor 1 Robert A. Wade
Debtor 2 Melissa K. Wade

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):  I have not used any business name or EINs.			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.				
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5. Where you live		1484 Gabby Avenue Washington, PA 15301	If Debtor 2 lives at a different address:			
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Washington County	County			
		·	· ·			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Debtor 1 Robert A. Wade Debtor 2 Melissa K. Wade Case number (if known) Part 2: Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy 7. The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ■ No. bankruptcy within the last 8 years? ☐ Yes. When District Case number When District Case number When District Case number 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you When Case number, if known District Debtor Relationship to you When Case number, if known District 11. Do you rent your Go to line 12. No. residence? Has your landlord obtained an eviction judgment against you? ☐ Yes. No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it as part of 

this bankruptcy petition.

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Robert A. Wade

Maliana K. Wade

Deb	tor 2 Melissa K. Wade				Case number (if known)	
Par	Report About Any Bu	ısinesses	You Own	as a Sole Propriet	tor	
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	■ No. Go to Part 4.			
		☐ Yes.	Name	and location of bus	siness	
	A sole proprietorship is a					
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			of business, if any		
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, Stat	te & ZIP Code	
	it to this petition.		Checi	k the appropriate bo	ox to describe your business:	
				Health Care Busir	ness (as defined in 11 U.S.C. § 101(27A))	
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))	
				Stockbroker (as d	lefined in 11 U.S.C. § 101(53A))	
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))	
				None of the above	e	
Chapter 11 of the Bankruptcy Code and are you a small business debtor, you must attach your response to perations, cash-flow statement, and federal income tax return or if any of these documents at the small business in 11 U.S.C. 1116(1)(B).			court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of federal income tax return or if any of these documents do not exist, follow the procedure			
	debtor?  For a definition of small business debtor, see 11 U.S.C. § 101(51D).	■ No.	I am r	not filing under Chap	oter 11.	
		□ No.	I am f Code.		11, but I am NOT a small business debtor according to the definition in the Bankruptcy	
		☐ Yes.	I am f	ling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.	
Part	t 4: Report if You Own or	Have Any	/ Hazardo	us Property or An	y Property That Needs Immediate Attention	
14.	Do you own or have any	■ No.				
	property that poses or is alleged to pose a threat of imminent and	☐ Yes.	What is	the hazard?		
	identifiable hazard to public health or safety? Or do you own any property that needs		If immed	liate attention is		
	immediate attention?			why is it needed?		
	For example, do you own perishable goods, or					
	livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?		
	O				Number, Street, City, State & Zip Code	

Debtor 1

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Debtor 1 Robert A. Wade

Debtor 2 Melissa K. Wade Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

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counseling because of:

#### ☐ Incapacity.

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#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 19-23357-TPA Doc 1 Filed 08/26/19 Entered 08/26/19 14:44:22 Desc Main Document Page 6 of 7

	otor 1 otor 2	Robert A. Wade Melissa K. Wade		Document	a rage or		umber (if know	wn)	
Par	t 6:	Answer These Questi	ons for Rep	orting Purposes					
16.	Wha	t kind of debts do have?	16a. <b>A</b>	individual primarily for a personal, family, or household purpose."					
			☐ No. Go to line 16b.  ■ Yes. Go to line 17.						
			16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain						
			n	money for a business or investment or through the operation of the business or investment.					
			_	□ No. Go to line 16c.					
				☐ Yes. Go to line 17. State the type of debts you owe	that are not consur	mer debts or bus	siness debts	3	
			_						
17.	-	ou filing under oter 7?	□ No. I	am not filing under Chapter 7. (	Go to line 18.				
á	after	Do you estimate that after any exempt property is excluded and		I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?					
	admi	nistrative expenses paid that funds will		□ No					
	be av	vailable for ibution to unsecured itors?		Yes					
18.		How many Creditors do you estimate that you owe?	<b>□</b> 1-49		<b>1</b> ,000-5,000			25,001-50,000	
	•		■ 50-99		□ 5001-10,000 □ 10,001-25,0			☐ 50,001-100,000 ☐ More than100,000	
			□ 100-199 □ 10,001-25,000 □ More than100,000 □ 200-999				- more than reciped		
19.		How much do you	□ \$0 - \$50	•	□ \$1,000,001			☐ \$500,000,001 - \$1 billion	
		nate your assets to orth?		- \$100,000 11 - \$500,000		☐ \$10,000,001 - \$50 million ☐ \$50,000,001 - \$100 million		☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion	
			1 - \$1 million	□ \$100,000,001 - \$500 million			☐ More than \$50 billion		
20.		much do you nate your liabilities	□ \$0 - \$50		<b>\$1,000,001</b>			☐ \$500,000,001 - \$1 billion	
	to be			1 - \$100,000 11 - \$500.000	□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million			□ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion	
			,	11 - \$1 million	□ \$100,000,001 - \$500 million □ More than \$50 billion				
Par	t 7:	Sign Below							
For you			I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.						
If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.									
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).						orney to help me fill out this		
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.							n this petition.	
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 15 and 3571.								
			/s/ Robert A.		/s/ Melissa K. Wade				
			Signature of			Melissa K. Wade Signature of Debtor 2			
			Executed o	August 23, 2019 MM / DD / YYYY		Executed on	August 2		

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Debtor 1 Debtor 2	Robert A. Wade Melissa K. Wade	Document	9	e number (if known)	
•	attorney, if you are ted by one	I, the attorney for the debtor(s) named in this peti under Chapter 7, 11, 12, or 13 of title 11, United S for which the person is eligible. I also certify that	States Code, and have e	xplained the relief ava	ailable under each chapter
•	e not represented by ey, you do not need s page.	and, in a case in which § 707(b)(4)(D) applies, ce schedules filed with the petition is incorrect.	ertify that I have no know	ledge after an inquiry	that the information in the
		/s/ Christopher M. Frye	Date	August 23, 2019	1
		Signature of Attorney for Debtor		MM / DD / YYYY	
		Christopher M. Frye 208402			

Email address

Steidl & Steinberg

Contact phone

208402 PA Bar number & State

28th Floor - Gulf Tower 707 Grant Street

Pittsburgh, PA 15219-1908 Number, Street, City, State & ZIP Code

412-391-8000

Voluntary Petition for Individuals Filing for Bankruptcy

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